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ABSTRACT

In 1980, a follow-up study was conducted of students in the Banking, Finance, and Credit curriculum (BFC) at William Rainey Harper College (WRHC). A questionnaire was mailed to all 40 students who had achieved a degree or certificate or had passed five courses in the BFC curriculum since its establishment in fall 1976. The instrument solicited information on employment, educational goals, educational activities after leaving WRHC, relatedness of present job to BFC major, salary, work location, job search method, use of HC courses to present job, and desired courses. Selected findings, based on an 80% response rate, included the following: (1) 84% of the respondents were employed full-time; (2) 58% held positions of head teller or higher and earned a mean salary of $15,000; (3) 62% had found employment entirely on their own; (4) 55% had remained in the BFC field; (5) 41% were still enrolled in college, some still at Harper; (6) the basic BFC course was taken by 93% of the students and was rated as very beneficial; (7) the courses that were not rated highly dealt with savings account administration, marketing for financial institutions, commercial lending, and accounting; and (8) the mean salary of the BFC students was $3,000 higher than the average salary for career program graduates. The study report details methodology and findings, including comparisons of BFC students and other career program graduates. The questionnaire is appended. (Author/KL)

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FOLLOW-UP STUDY OF STUDENTS MAJORING IN BANKING, FINANCE AND CREDIT, 1976-1981.

Volume 11, Number 12

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JC 810 601

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ABSTRACT

THE PURPOSE OF THIS STUDY WAS TO FOLLOW UP STUDENTS WHO HAD PURSUED THE BANKING, FINANCE, AND CREDIT CURRICULUM AT HARPER COLLEGE. RESULTS OF THE SURVEY WERE TO BE USED TO HELP IN THE EVALUATION OF THE PROGRAM. A SURVEY INSTRUMENT WAS MAILED TO ALL STUDENTS WHO HAD ACHIEVED A DEGREE, A CERTIFICATE OR HAD PASSED FIVE COURSES IN THE BANKING PROGRAM. AFTER APPROPRIATE FOLLOW-UP PROCEEDURES AN 80 PERCENT RESPONSE RATE WAS ATTAINED.

FOR THESE STUDENTS THERE WERE EXCELLENT OPPORTUNITIES FOR EMPLOYMENT AS OVER 84 PERCENT WERE EMPLOYED FULL TIME. THIS COMPARES TO ONLY 64 PERCENT OF ALL CAREER ALUMNI EMPLOYED FULL TIME AS SHOWN IN ONE YEAR FOLLOW-UP STUDIES AND 74 PERCENT EMPLOYED FULL TIME IN THREE AND FIVE YEAR FOLLOW-UP STUDIES. MOREOVER, ONLY THREE PERCENT OF THESE STUDENTS WERE UNEMPLOYED AS COMPARED TO THE USUAL FIVE TO EIGHT PERCENT OF ALL CAREER ALUMNI WHO ARE UNEMPLOYED. AS FURTHER INDICATION OF THE GOOD EMPLOYMENT OPPORTUNITIES FOR THESE STUDENTS,58 PERCENT HAVE POSITIONS OF HEAD TELLER OR HIGHER AND EARN A MEAN SALARY OF OVER $15,000 DOLLARS. THIS IS ABOUT $3,000 DOLLARS HIGHER THAN THE AVERAGE SALARY FOR ALL CAREER ALUMNI. AS A FINAL INDICATION SOME 62 PERCENT WERE ABLE TO FIND THEIR POSITIONS ENTIRELY ON THEIR OWN WHILE AMONG ALL CAREER ALUMNI ONLY 44 PERCENT ARE ABLE TO FIND JOBS ENTIRELY ON THEIR OWN.

THESE STUDENTS WERE ASKED TO EVALUATE HOW BENEFICIAL THE COURSES WERE WHICH THEY TOOK IN THE BANKING, FINANCE, AND CREDIT PROGRAM. THE BASIC COURSE BFC 101 (PRINCIPLES OF FINANCIAL INSTITUTION OPERATIONS) WAS TAKEN BY 93 PERCENT OF THE STUDENTS AND WAS RATED AS VERY BENEFICIAL. ANOTHER COURSE WHICH WAS ALSO RATED HIGHLY WAS BFC 200 (INVESTMENTS OF FINANCIAL INSTITUTIONS), BUT ONLY A FEW OF THESE STUDENTS ENROLLED IN IT. THE COURSES WHICH WERE RATED LOWEST OR SOMEWHAT BENEFICIAL WERE BFC 115 (SAVINGS ACCOUNT ADMINISTRATION), BFC 117 (MARKETING FOR FINANCIAL INSTITUTIONS), BFC 229 (COMMERCIAL LENDING), AND BFC 211 (ACCOUNTING FOR FINANCIAL INSTITUTIONS).

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Purpose

The purpose of this study was to follow up students who had pursued the Banking, Finance,and Credit curriculum at Harper College. Results of the survey were to be used to help in the evaluation of the program. The study was requested by the coordinator of the Banking, Finance,and Credit program.

Population Surveyed

The Banking program was designed primarily to allow people already in the field to take a course or two to upgrade their skills. However, for the purposes of this study it was decided to select only students who had completed a substantial part of the program,realizing fully that these students represented only a small portion of the total students served. The student survey population was defined as including any student who had completed a degree, a certificate or five courses in the program since its beginning in the fall of 1976. Forty students were identified who met the criteria and their profile is as follows:

Profile of
Banking, Finance,and Credit
Student Survey Population

Achievement Level at Harper	N	PCT
Achieved an AAS degree at Harper	14	35.0
Achieved a certificate at Harper	17	42.5
Passed at least 5 Banking, Finance, and Credit courses, but did not achieve a degree or certificate	9	22.5
Total	40	100.0

Last Time Attended Harper	N	PCT
1976 - 1977	6	15.0
1977 - 1978	4	10.0
1978 - 1979	13	32.5
1979 - 1980	8	20.0
1980 - 1981	9	22.5
Total	40	100.0

Sex	N	PCT
Male	20	50
Female	20	50
Total	40	100

Residences of Population	N
Hoffman Estates	4
Palatine	4
Barrington	4
Wheeling	4
Mt. Prospect	4
Arlington Heights	3
Schaumburg	2
Rolling Meadows	2
Elk Grove Village	2
Prospect Heights	1
Buffalo Grove	1
Des Plaines	1
Hanover Park	1
Carpentersville	1
Roselle	1
Elgin	1
Elmhurst	1
Antioch	1
Angola, Indiana	1
Phoenix, Arizona	1

After surveying this population and using appropriate follow-up methods, the following return rates were obtained:

	N	PCT
Returned survey by mail	18	45.0
Were surveyed by telephone	14	35.0
Subtotal survey completions	32	80.0
Non-forwardable	1	2.5
Refused to answer	1	2.5
Phone number changed;couldn't obtain present number	5	12.5
No one answered telephone	1	2.5
Subtotal non-responders	8	20.0
Total	40	100.0

Methodology

The survey instrument shown in the appendix was developed jointly by the coordinator of the Banking, Finance, and Credit program and the Office of Planning and Institutional Research. This survey instrument was mailed to each member of the survey population along with a postage paid return envelope. After three weeks a second survey form was sent to those who had not responded. When three more weeks passed, those still not responding were surveyed over the telephone.

Discussion of Results

For these students there were excellent opportunities for employment as over 84 percent were employed full time. This compares to only 64 percent of all career alumni employed full time as shown in one year follow-up studies and 74 percent employed full time in three and five year follow-up studies. Moreover, only three percent of these students were unemployed as compared to the usual five to eight percent of all career alumni who are unemployed. As further indication of the good employment opportunities for these students 58 percent have positions of head teller or higher and earn a mean salary of over $15,000 dollars. This is about $3,000 dollars higher than the average salary for all career alumni. As a final indication some 62 percent were able to find their positions entirely on their own while among all career alumni only 41 percent are able to find jobs entirely on their own.

It was interesting to note that in spite of the good job opportunities only 55 percent have remained in a field closely related or identical to Banking, Finance, and Credit. By comparison 69 percent of all career alumni remain in a field which is closely related or identical to their major at Harper. Job location is similar to that experienced by all career alumni as about 52 percent are employed within the Harper district.

At present about 41 percent of these students are enrolled in college,some of them still at Harper. This compares with the 48 percent of all career alumni who are enrolled in college one year after establishing alumni status. Considering only the students who left Harper, about one-third of the Banking students took some additional college courses at a new institution while about 48 percent of all career alumni continued their education at a new institution three to five years after leaving Harper. In view of the good job opportunities it would be expected that fewer Banking students would continue their education after leaving Harper.

These students were asked to evaluate how beneficial the courses were which they took in the Banking, Finance, and Credit program. The basic course BFC 101 (Principles of Financial Institution Operations) was taken by 93 percent of the students and was rated as very beneficial. Another course which was also rated highly was BFC 200 (Investments of Financial Institutions), but only a few of these students enrolled in it. The courses which were rated lowest or somewhat beneficial were BFC 115 (Savings Account Administration), BFC 117 (Marketing for Financial Institutions), BFC 229 (Commercial Lending), and BFC 211 (Accounting for Financial Institutions). A number of suggestions were offered for additional courses some of these students wished they had taken at Harper.

DETAILED RESULTS

FOLLOW-UP SURVEY OF FORMER STUDENTS
MAJORING IN BANKING, FINANCE, AND CREDIT AT HARPER

Present Status	N	PCT
Employed full time not enrolled in college	17	53.2
Employed full time and enrolled in college part time	9	28.1
Employed full time and enrolled in college full time	1	3.1
Enrolled in college full-time and employed part time	3	9.4
Employed part time not enrolled in college	1	3.1
Housewife - not employed - not enrolled in college	1	3.1
Total	32	100.0

Educational Goals	N	PCT
Presently enrolled in college full time	4	12.5
Presently enrolled in college part time	9	28.1
Plan to return to college within the next year	4	12.5
Plan to return to college some day	6	18.7
Education plans are completed	2	6.3
Educational plans are unknown at this point	7	21.9
Total	32	100.0

Educational Achievements Since Leaving Harper	N	PCT
Have not taken any courses since leaving Harper	18	66.7
Have continued their education, but have not achieved a bachelor's degree	8	29.6
Have achieved a bachelor's degree or higher	1	3.7
Sub total	27	100.0
Not at Harper - other educational status unknown	8	20.0
Still attending Harper College	5	12.5
Total	40	

Relatedness of Present Situation to Their Banking, Finance, and Credit Major at Harper	Index	N	PCT
Identical	3	13	40.6
Closely related	2	4½	14.1
Somewhat related	1	9½	29.7
Not related	0	5	15.6
Total		32	100.0
Average relatedness index		1.80	

Salary Range of Present Job	N	PCT
$5,000 - $6,999 per year or $2.40 - $3.36 per hour	1	3.6
$7,000 - $8,999 per year or $3.37 - $4.32 per hour	3	10.7
$9,000 - $9,999 per year or $4.33 - $4.80 per hour	3	10.7
$10,000 - $11,999 per year or $4.81 - $5.76 per hour	4	14.3
$12,000 - $14,999 per year or $5.77 - $7.20 per hour	6	21.4
$15,000 - $19,999 per year or $7.21 - $9.61 per hour	7	25.0
$20,000 - $24,999 per year or $9.62 - $12.02 per hour	0	0
$25,000 - $29,999 per year or $12.03 - $14.42 per hour	2	7.2
$30,000 - $35,000 per year or $14.43 - $16.83 per hour	2	7.1
Total	28	100.0
Median Salary	$13,500	
Mean Salary	$15,214	

Geographic Location of Employment	Distance Index	N	PCT
Downtown Chicago	2	6	19.4
Outer fringes of Chicago	1	2	6.4
Northwest suburban area	0	16	51.6
Other Chicago area suburbs	1	3	9.7
Within 40 - 100 miles of Chicago	3	2	6.5
In Illinois more than 100 miles from Chicago	4	0	0
Outside Illinois (Indiana and Arizona)	5	2	6.4
Total		31	100.0
Average distance index		1.06	

Method by Which Students Found Employment	N	PCT
Found job all by themselves	18	62.1
Working on same job held prior to enrolling at Harper	6	20.7
A friend helped	3	10.3
Coordinator of the Banking program helped	2	6.9
Total	29	100.0

Job Titles of Those Employed

Title	Type of Firm
Vice president and cashier	Bank
Consultant	Executive search firm
Computer consultant	Consulting firm
Assistant vice president and cashier	Bank
Trust officer	Bank
Supervisor of several closing officers	Title and trust company
Personal banker	Bank
Loan officer	Bank
Collection manager	Service bureau for physicians
Credit manager	Credit company
Property accountant	Food manufacturer
Statistical analyst	Consulting firm
Croup manager	Management services firm
Supervisor of in-flight service	Airlines
Senior collector	Credit card company
Sales representative	Wire manufacturer
Teller manager and management trainee	Savings and loan
Head teller and vault teller	Bank
Office manager	Graphics services
Executive secretary	Finance corporation
Work flow coordinator	Bank
Bookkeeper	Bank
Assistant supervisor of special services	Bank
Assistant head teller	Bank
Credit correspondent	Electronics manufacturer
Clerk typist II	Bank
Sales and order filler	Chemical company
Part-time teller	Bank
Clerical	Board of trade
Mail carrier	Post office
Factory worker	Chemical company

18 or 58 PCT are at level of head teller or higher

Names of Employers

Visa
Chicago Street
Elgin, Illinios

Household Finance Corporation
2700 Sanders Road
Prospect Heights, Illinois

Northwest Trust and Savings Bank
311 S. Arlington Heights Road
Arlington Heights, Illinois

The Bank and Trust Company of Arlington Heights
900 E. Kensington Road
Arlington Heights, Illinois

Grayslake National Bank
33 S. Whitney Street
Grayslake, Illinois

Motorola Incorporated
1309 Algonquin Road
Schaumburg, Illinois

Tollway Arlington National Bank
Algonquin and Arlington Heights Roads
Arlington Heights, Illinois

Palatine National Bank - 2
50 N. Brockway
Palatine, Illinois

United States Post Office
Mt. Prospect, Illinois

First National Bank of Lake Zurich
Lake Zurich, Illinois

First National Bank of Angola
Angola, Indiana

First Federal of Chicago
111 E. Rand Road
Mt. Prospect, Illinois

Chicago Title and Trust
415 Golf Terrace
Arlington Heights, Illinois

Polyline Corporation
1233 Rand Road
Des Plaines, Illinois

Names of Employers (continued)

Credit Company
Phoenix, Arizona

Doctors Service Bureau, Incorporated
5353 North Lincoln
Chicago, Illinois

The Northern Trust Company
50 S. LaSalle Street
Chicago, Illinois

Land of Lincoln Savings and Loan
1400 North Gannon Drive
Hoffman Estates, Illinois

Robert Heldrick Associates
20 North Wacker
Chicago, Illinois

United Airlines
O'Hare Field

Board of Trade
141 W. Jackson Boulevard
Chicago, Illinois

Argraph Midwest Incorporated
2220 Elmhurst Road
Elk Grove Village, Illinois

Chemical Spoors
100 Hamilton Road
Elk Grove Village, Illinois

C. T. Law Technology
5730 North Tripp
Chicago, Illinois

First National Bank of Chicago
First National Plaza
Chicago, Illinois

Nesco
Northbrook, Illinois

Kitchens of Sara Lee
500 Waukegan Road
Deerfield, Illinois

Metropolitan Wire Corporation
420 Academy Drive
Northbrook, Illinois

First National Bank of Des Plaines
Lee and Prairie Streets
Des Plaines, Illinois

Services Management Group
Chicago, Illinois

Evaluation of Banking Courses Taken at Harper

Banking Course	PCT Taking Course*	Average Rating Index**
BFC 101 - Principles of Financial Institution Operations	93.3	1.57
BFC 215 - Analyzing Financial Statements	56.7	1.41
BFC 219 - Consumer Credit	56.7	1.24
BFC 115 - Savings Account Administration	40.0	1.00
BFC 218 - Credit Administration	33.3	1.40
BFC 117 - Marketing for Financial Institutions	33.3	1.00
BFC 211 - Accounting for Financial Institutions	33.3	.90
BFC 212 - Home Mortgage Lending	20.0	1.33
BFC 200 - Investments of Financial Institutions	16.7	1.60
BFC 213 - Trust Functions and Services	16.7	1.40
BFC 110 - Principles of Insurance	10.0	1.33
BFC 229 - Commercial Lending	3.3	1.00
BFC 216 - Bank Auditing and Internal Control	0	-

*Percent is of 30 students who answered question

**Rating index: 2 = very beneficial, 1 = somewhat beneficial, 0 = of little benefit

Additional Courses Which Students Felt Would Have Helped Them in Their Present Situation

Possibly a course or two on relations with people over the counter, or actual teller experience situations.

If some of the classes in Banking were not offered at the same time as others, I would have taken more. We were limited to a small selection every semester.

An Accounting course would have been helpful in obtaining employment in the field. A one-semester program is not enough; it is not an adequate preparation for entry into the field.

A savings class that taught about the laws and regulations and would enable new accounts personnel to counsel customers better. Also a P.M.A. type class so the people taking the class will learn to feel better about themselves and motivate themselves to reach for higher goals.

BFC 216

I think ACC 102 should be required for BFC majors instead of BFC 211. I feel not having the second Accounting course has hindered me.

ECO 210, Money and Banking

APPENDIX

William Rainey Harper College
Algonquin and Roselle Roads
Palatine, Illinois 60067
312-397-3000

July 7, 1980

Dear Student:

We are conducting a survey of graduates and sophomores who are majoring in the Banking, Finance and Credit program.

The purpose of this document is to assess the program and the skills acquired in the BFC courses. We are also attempting to determine how well the program has helped prepare you for careers in the field of finance.

Please complete the attached survey and return it to the Office of Planning & Institutional Research in the envelope provided.

Thank you for your cooperation.

Sincerely yours,

Thomas A. Johnson
Coordinator
Banking, Finance and Credit

SURVEY OF FORMER STUDENTS

MAJORING IN BANKING, FINANCE AND CREDIT AT HARPER

Read the following items carefully and for each mark a check (✓) on the line beside the most appropriate alternative. Mark only one alternative per item unless otherwise stated.

I. What is your present status?

_____ 1. I am employed full time but am not enrolled in college.
_____ 2. I am employed full time and am enrolled in college part time.
_____ 3. I am employed full time and am enrolled in college full time.
_____ 4. I am enrolled in college full time and am employed part time.
_____ 5. I am enrolled in college full time but am not employed.
_____ 6. I am enrolled in college part time and employed part time.
_____ 7. I am employed part time but am not enrolled in college.
_____ 8. I am enrolled in college part time but am not employed.
_____ 9. I am in the Armed Forces.
_____ 10. I am unemployed and not enrolled in college but am seeking employment.
_____ 11. I am a housewife not employed nor enrolled in college.
_____ 12. I am not employed nor enrolled in college for some other reason such as illness or in transition, etc.

II. What are your present educational goals?

_____ 1. I am presently enrolled full time in a college or university.
_____ 2. I am presently enrolled part time in a college or university.
_____ 3. I plan within the next year to return to college.
_____ 4. I plan to return to college some day.
_____ 5. I am presently enrolled in a specific training program.
_____ 6. I have completed my educational plans.
_____ 7. My educational plans are unknown at this point.

III. What have been your educational achievements since leaving Harper?

_____ 1. I have not taken any college courses since leaving Harper.
_____ 2. I have continued my education but have not achieved a bachelor's degree.
Specify major field _____
_____ 3. I have achieved a bachelor's degree or higher.
Specify major field _____

Employment Items

If you are employed full time or part time, please answer the following questions.

IV. Give name and address of employer (or self, if self-employed).

_____

_____

_____

What is your job title? _____

V. How related is your present job to your major field (Banking, Finance and Credit) and what you prepared for at Harper?

_____ 1. They are identical.
_____ 2. They are closely related.
_____ 3. They are somewhat related.
_____ 4. They are not related.

VI. What is your salary range?

_____ 1. Under $3,328 per year or under $1.60 per hour.
_____ 2. $3,328 - $4,159 per year or $1.60 - $1.99 per hour.
_____ 3. $4,160 - $4,999 per year or $2.00 - $2.39 per hour.
_____ 4. $5,000 - $6,999 per year or $2.40 - $3.36 per hour.
_____ 5. $7,000 - $8,999 per year or $3.37 - $4.32 per hour.
_____ 6. $9,000 - $9,999 per year or $4.33 - $4.80 per hour.
_____ 7. $10,000 - $11,999 per year or $4.81 - $5.76 per hour.
_____ 8. $12,000 - $14,999 per year or $5.77 - $7.20 per hour.
_____ 9. $15,000 - $19,999 per year or $7.21 - $9.61 per hour.
_____ 10. $20,000 - $24,999 per year or $9.62 - $12.02 per hour.
_____ 11. $25,000 - $29,999 per year or $12.02 - $14.42 per hour.
_____ 12. $30,000 - $34,999 per year or $14.42 - $16.83 per hour.
_____ 13. $35,000 - $40,000 per year or $16.83 - $19.23 per hour.
_____ 14. Over $40,000 per year or $19.23 per hour.

VII. In what geographic area do you work?

_____ 1. Downtown Chicago
_____ 2. Outer fringes of Chicago city limits
_____ 3. Northwestern Suburban Area (Barrington, Hoffman Estates, Schaumburg, Palatine, Rolling Meadows, Arlington Heights, Mt. Prospect, Prospect Hts., Wheeling, Buffalo Grove, Elk Grove Village)
_____ 4. Other Chicago area suburbs
_____ 5. Within 40 to 100 miles of Chicago
_____ 6. In Illinois more than 100 miles from Chicago
_____ 7. Outside of Illinois (specify)_____

_____

VIII. How did you find your job?

_____ 1. The Job Service helped me find it.
_____ 2. The coordinator of my program helped me find it.
_____ 3. Another faculty member helped me.
_____ 4. A friend helped me.
_____ 5. Found my job through another source (specify) _____
_____ 6. I found my job all on my own.
_____ 7. I am working on the same job which I had when enrolled at Harper, and thus I have not looked for a job since leaving Harper.

IX. Indicate whether you took the following courses at Harper and to what extent these courses were beneficial to you in your present job.

Course	Check (✓) If You Took Course	If you took course check (✓) one column indicating to what extent course was beneficial to your present job. Very Beneficial	Somewhat Beneficial	Of Little Benefit
BFC 101 Principles of Financial Institution Operations	____	____	____	____
BFC 110 Principles of Insurance	____	____	____	____
BFC 115 Savings Account Administration	____	____	____	____
BFC 117 Marketing for Financial Institutions	____	____	____	____
BFC 200 Investments of Financial Institutions	____	____	____	____
BFC 211 Accounting for Financial Institutions	____	____	____	____
BFC 212 Home Mortgage Lending	____	____	____	____
BFC 213 Trust Functions and Services	____	____	____	____
BFC 215 Analyzing Financial Statements	____	____	____	____
BFC 216 Bank Auditing and Internal Control	____	____	____	____
BFC 218 Credit Administration	____	____	____	____
BFC 219 Consumer Credit	____	____	____	____
BFC 229 Commercial Lending	____	____	____	____

X. Are there courses which, had they been included in your curriculum, would have benefited you now in your job, in college, or in your community?

_____

_____

_____